

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

**PATENT**

Applicants:	Laura J. Odegaard et al.	Docket No.:	49335.0600
Serial No.:	09/974,613	Examiner:	Clement B. Graham
Filed:	October 10, 2001	Group Art Unit:	3692
Title:	SYSTEM AND METHOD FOR FINANCIAL PLANNING COMPETITION	Confirmation No.:	8447

**AMENDMENT AND REPLY**

Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Commissioner:

In reply to the Office Action dated December 13, 2007, of which this Reply is filed within the shortened three month statutory period for reply, please consider the below amendments and arguments for the above-identified application:

**Amendments to the Claims** are reflected in the listing of claims which begins on page 2 of this paper.

**Remarks/Arguments** begin on page 10 of this paper.